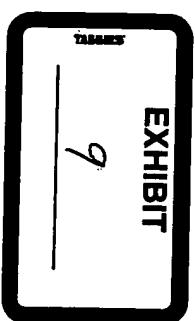




Alerts Database

Best Available Copy



- ◆ Storage location for all alerts which are generated when data thresholds are identified and exceeded during the downloads
- ◆ Generated for other significant events
- ◆ Categorized by type of alert
- ◆ Ability to see “new” Alerts (Alerts are considered “new” for 7 days)



Alerts Database (Cont.)

- ◆ Ability to see All Alerts over time through various views
- ◆ There are two financial alert thresholds
 - ◆ "Early warning" level (similar to PRISM)
 - ◆ "Normal" level
- ◆ Financial alert thresholds are set at the district level



In District All Alerts View



Alerts (by date generated) View



Institution Alerts View

The screenshot shows a Lotus Notes application window titled "SuperLink Alerts - Institutions Alerts - Lotus Notes". The menu bar includes File, Edit, View, Create, Actions, Help, and various icons for file operations like Open, Save, Print, and Find. A toolbar below the menu contains icons for Print, Expand, Collapse, and other functions.

The main area displays a list of alerts categorized under "In District". The categories are: In District, New, By Date, By Institution, and Other District. The "By Institution" category is currently selected, showing a list of institutions with their names and locations:

- Alliance Cu- Cincinnati, Oh
- Americana Bk Of Ohio Fsb- Dear Park, Oh
- American Bc- Wheeling, Wv
- American Nb- Parma, Oh
- American Svg Bk Fsb- Portsmouth, Oh
- Ansouth Bc- Birmingham, Al
- Anderson Bk- Cincinnati, Oh
- Andover Bc- Andover, Oh
- Andover Bk- Andover, Oh
- Exams
- Financials
- Risk
- Antwerp Exch Bk Co- Antwerp, Oh
- Apollo Bc- Apollo, Pa
- Apollo Tc- Apollo, Pa
- Apple Creek Bc- Apple Creek, Oh
- Apple Creek Bkg Co- Apple Creek, Oh
- Area Bk- Owensboro, Ky
- Arlington Bk- Upper Arlington, Oh
- Ashland Bshrs- Ashland, Ky
- Associated Banc-Corp- Green Bay, Wi
- Baltic Si Bk- Baltic, Oh
- Banc One Tx Corp- Columbus, Oh
- Banc Svc Corp- Orrville, Oh
- Bancfirst Oh Corp- Zanesville, Oh
- Bancfirst Oh Corp - Zanesville, Oh
- Banco Herban- Hanon- K,

Below the alert list, a note states: "The Institution view allows an historical perspective of Alerts generated." On the right side of the window, there are search and index buttons, along with a "More" link. The status bar at the bottom shows "File Edit View Create Actions Help" and the date "5/28/98".



Sample Financial Alert Information

Federal Reserve Bank of Cleveland



“Parameters” Document

File Edit View Create Actions Section Help

SuperLink Institutions - Parameters - Status Notes

Close Print Edit Document Expand Collapsed Redefine DocLink Notes

Welcome SuperLink Institutions... SuperLink Headline... SuperLink Alerts: Alerts by Date SuperLink Home: Parameters SuperLink Institution... Notes

▼ FINC Parameters

This parameter determines whether the large bank or small bank threshold will be applied for UBPN and BHIC institutions.

Large Bank Asset Level-UBPN 4800000
Large Bank Asset Level-BHIC 4800000

These parameters are used to determine when an alert will be created for each of the ratios listed. Changes to thresholds will take effect when data for the next quarter is available or a data value changes.

Alert Ratio Thresholds- UBPN

	Direction	Early Threshold	Normal Threshold
ALL/Total:	Less Than	1	0.6
Net Loan Losses/ Total Lns & Ls	Greater Than	0.5	0.75
Asset Growth Rate	Greater Than	20	50
Tier 1 Lever	Less Than	6	5.5
Non Curr LL/ Total Ls	Greater Than	1.5	2
NI/Avg Assets	Less Than	0.75	0.25
Net Int Inc (TEV) Avg Earning Assets-Small Bank	Less Than	3.75	3.25
Net Int Inc (TEV) Avg Earning Assets-Large Bank	Less Than	3.5	3
Net Noncore Funding Dep-Small Bank	Greater Than	30	40
Net Noncore Funding Dep-Large Bank	Greater Than	35	40
Non Curr LL / ALL	Greater Than	75	
Non-Performing Assets/ Loans + OTEO	Greater Than	1.5	2
Loans 30-89 PD / Total Loans	Greater Than	3	3.5
Tier 1 RBC-Small Bank	Less Than	8	7.5

Alert thresholds are district-specific.
Early and Normal thresholds are
specified in the Parameters section of
SuperLink.



This concludes your tour of the Alerts
database in SuperLink

That's all folks!



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